

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	10/777,634
		<b>Filing Date</b>	February 13, 2004
		<b>First Named Inventor</b>	Timothy Patrick Jon PERRY
		<b>Art Unit</b>	3686
		<b>Examiner Name</b>	Poonsin PHONGSVIRAJATI
<b>Sheet</b>	1 of 7	<b>Attorney Docket Number</b>	52493.000368

## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 7555439	06-20-2009	Binns	
		US- 7398218	07-08-2008	Bernaski	
		US- 7392201	06-24-2008	Binns	
		US- 7343307	03-11-2008	Childress	
		US- 7337121	02-26-2008	Beinat	
		US- 7319970	01-15-2008	Simone	
		US- 7249040	07-24-2007	Binns	
		US- 7095426	08-22-2006	Childress	
		US- 7072841	07-04-2006	Pednault	
		US- 6684190	01-27-2004	Powers	
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		US- 5839118	11-17-1998	Ryan	
		US- 7516079	4-7-2009	Harrison	
		US- 7542914	6-2-2009	Bates	
		US- 7555438	6-30-2009	Binns	
		US- 7630911	12-8-2009	Kay	
		US- 7567914	7-28-2009	Bonissone	
		US- 7610257	10-27-2009	Abrahams	
		US- 7617240	11-10-2009	Guyan	
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		US- 5235654	08-10-1993	Anderson	
		US- 5987434	11-16-1999	Libman	

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		US- 6615181	09-02-2003	Segel	
		US- 5619694	04-08-1997	Shimazu	
		US- 7630913	12-8-2009	Kay	
		US- 5523942	06-04-1996	Tyler	
		US- 5537315	07-19-1996	Mitcham	
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		US- 5627973	05-06-1997	Armstrong	
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		US- 6731993	05-04-2004	Carter	
		US- 20070118554	05-24-2007	Chang	
		US- 20090216567	8-27-2009	Dust	
		US- 20090228308	9-10-2009	Chien	
		US- 20090240532	9-24-2009	Gore	
		US- 20090248453	10-1-2009	Seybold	
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		US- 20090276249	11-5-2009	Dust	
		US- 20090281841	11-12-2009	Baak	
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		US- 20050108062	05-19-2005	Higgins	
		US- 20030187768	10-02-2003	Ryan	
		US- 20030126049	07-03-2003	Nagan	
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		US- 6877132	04-05-2005	De	
		US- 7062706	<del>05-19-2005</del>	Maxwell	

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		US- 7117450	10-03-2006	Chaudhri	
		US- 20090055226	2-26-2009	Tritz	
		US- 20090055227	2-26-2009	Bakos	
		US- 20090070152	03-12-2009	Sperske	
		US- 20090076860	03-19-2009	Pelz	
		US- 20090089101	4-2-2009	Hashim	
		US- 20090094065	4-9-2009	Hyde	
		US- 20090094067	4-9-2009	Jung	
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		US- 20090106054	4-23-2009	Sarel	
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		US- 20090157433	6-18-2009	Schmidt	
		US- 20090177500	7-9-2009	Swahn	
		US- 20090182584	7-16-2009	Harkensee	
		US- 20090182678	7-16-2009	Braun	
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		US- 20090198523	8-6-2009	Grieder	
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		US- 20090204447	8-13-2009	Tucker	
		US- 20090210256	8-20-2009	Upadhyayula	
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		US- 20050022122	01-27-2005	Barrus	

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		US- 20010049611	12-06-2001	Peach	
		US- 20020010679	01-24-2002	Felsher	
		US- 20030120557	06-26-2003	Evans	
		US- 20030144874	07-31-2003	Barret	
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		US- 20040049506	03-11-2004	Ghourri	
		US- 20040204858	10-14-2004	Brumbaugh	
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		US- 20020059126	05-16-2002	Ricciardi	
		US- 20020077860	06-20-2002	Earnest	
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		US- 20030028404	02-06-2003	Herron	
		US- 20030144874	07-31-2003	Matsueda	
		US- 20030176931	09-18-2003	Pednault	
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		US- 20040260594	12-23-2004	Maddox	
		US- 5701400	12-23-1997	Amado	
		US- 6272471	08-01-2001	Segal	
		US- 4949278	08-14-1990	Davies	
		US- 20060167735	07-27-2006	Ward	

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**FOREIGN PATENT DOCUMENTS**

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code Number-Kind Code (if known)					YES	NO
		WO	01/93193	06-21-2001	Lexis-Nexis		<input type="checkbox"/>	<input type="checkbox"/>
		WO	01/63445	08-31-2001	EQE International, Inc.		<input type="checkbox"/>	<input type="checkbox"/>

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initial	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		SUBBU, et al., Modeling and Convergence Analysis of Distributed Coevolutionary Algorithms, IEEE, 2000, pgs 1276-1283	<input type="checkbox"/>	<input type="checkbox"/>
		NAKAO, et al., General Social Survey Methodological Report Number 70, Computing 1989, Occupational Prestige Scores, pgs 1-65	<input type="checkbox"/>	<input type="checkbox"/>
		FLORES, et al. Robust Logistic Regression For Insurance Risk Classification, University Carlos III de Madrid, November 2001, pgs 1-20	<input type="checkbox"/>	<input type="checkbox"/>
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		SCHLESINGER, Insurance Demand Without the Expected-Utility Paradigm, Journal of Risk and Insurance, October 1996, pgs 1-29	<input type="checkbox"/>	<input type="checkbox"/>
		WATJE, et al., U.S. Application Number 09/510,535	<input type="checkbox"/>	<input type="checkbox"/>
		APTE, et al., RAMP: Rules Abstraction for Modeling and Prediction, IBM Research Division Technical Report RC-20271, IBM T.J. Watson Research Center, January 12, 1996 pgs 1-14	<input type="checkbox"/>	<input type="checkbox"/>
		FINGER, Chapter 6 Risk Classification, Foundations of Casualty Actuarial Science, 4 <sup>th</sup> Edition 2001, pgs 287-341	<input type="checkbox"/>	<input type="checkbox"/>
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*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		MURPHY, et al., Using Generalized Liner Models To Build Dynamic Pricing Systems, Casualty Actuarial Science, Winter 2000, pgs 106-139	<input type="checkbox"/>	<input type="checkbox"/>
		AGGOUR, et al., Automating the Underwriting of Insurance Applications, AI Magazine, Fall 2006, pgs 36-50	<input type="checkbox"/>	<input type="checkbox"/>
		BROCKETT et al. Operations Research In Insurance: A Review, Transactions of Society of Actuaries, 1995, Vol. 47, pp 7-87	<input type="checkbox"/>	<input type="checkbox"/>
		<a href="http://web.archive.org/web/20021201125553/http://www.echoecho.com/jsforms02.htm">http://web.archive.org/web/20021201125553/http://www.echoecho.com/jsforms02.htm</a>	<input type="checkbox"/>	<input type="checkbox"/>
		JABLONOSWKI, Fuzzy Logic and Insurance Decisions Society of Chartered Property and Casualty Underwriters CPCU Journal September 1991 Vol 44 Issue 3 p 181-187	<input type="checkbox"/>	<input type="checkbox"/>
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		YOUNG, Adjusting Indicted Insurance Rates: Fuzzy Rules That Consider Both Experience and Auxiliary Data Proceeding of the Casualty Actuarial Society 1997	<input type="checkbox"/>	<input type="checkbox"/>
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